

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nadine Renee McQuiston  
Debtor

Case No. 20-01384-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: May 30, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:**

Recip ID	Recipient Name and Address
db	+ Nadine Renee McQuiston, 619 2nd Street, Enhaut, PA 17113-1501
5323508	+ AmeriChoice Federal Credit Union, 20 Sporting Green Drive, Mechanicsburg, PA 17050-2392
5323509	Apotheker Scian, PC, 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
5323510	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	May 30 2023 23:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5323511	Email/Text: bankruptcy@cavps.com	May 30 2023 19:28:00	Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285
5323512	+ EDI: CITICORP.COM	May 30 2023 23:27:00	CBNA / National Tire & Battery, PO Box 20507, Kansas City, MO 64195-0507
5327760	Email/PDF: bncnotices@becket-lee.com	May 30 2023 19:41:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5333592	+ Email/Text: bankruptcy@cavps.com	May 30 2023 19:28:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5339734	EDI: CITICORP.COM	May 30 2023 23:27:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5323513	EDI: JPMORGANCHASE	May 30 2023 23:27:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5328819	+ Email/Text: RASEBN@raslg.com	May 30 2023 19:28:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5333979	Email/Text: camanagement@mtb.com	May 30 2023 19:28:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5323514	+ Email/Text: camanagement@mtb.com	May 30 2023 19:28:00	M&T Bank, Attn: Legal Document Processing, 626 Commerce Drive, Amherst, NY 14228-2391
5336137	Email/Text: Bankruptcy.Notices@pnc.com	May 30 2023 19:28:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5323515	Email/Text: Bankruptcy.Notices@pnc.com	May 30 2023 19:28:00	PNC Bank, NA, 2730 Liberty Avenue, Pittsburgh, PA 15222
5341801	EDI: PRA.COM	May 30 2023 23:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5323958	+ EDI: RMSC.COM	May 30 2023 23:27:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5323516	EDI: RMSC.COM		

May 30 2023 23:27:00      Synchrony Bank / Lowe's, Attn: Bankruptcy  
Department, PO Box 965061, Orlando, FL  
32896-5061

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
Michael Patrick Farrington	on behalf of Creditor M&T BANK mfarrington@kmllawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Nadine Renee McQuiston pmurphy@dplglaw.com kgreen@dplglaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	Nadine Renee McQuiston		Social Security number or ITIN	xxx-xx-5756
	First Name	Middle Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
			EIN	-----
United States Bankruptcy Court Middle District of Pennsylvania				
Case number: 1:20-bk-01384-HWV				

**Order of Discharge**

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**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nadine Renee McQuiston  
fka Nadine Renee Confair

By the  
court:

5/30/23



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**